

# **DON'T FORGET !!!**

**To Read the Committee's  
Report on pages 5 to 9.**

**To Fill up the Form en-  
closed.**

**To Attend the Annual  
Meeting.**

!!! DON'T FORGET !!!

Read the Constitution

and know your rights

and the duties of citizenship

and the principles of democracy

and the history of our country

and the values of our society

**A.D. 1911.**

# **DERBY PROVIDENT BURIAL SOCIETY.**

**Established December 2nd, 1843.**

Registered under the Friendly Societies' Act, 1896, Register No. 1172 Derby.

## **Sixty-Eight Annual Report and Statement of Accounts.**

### **— OFFICERS. —**

*President—*

**\*Mr. W. J. FIELDHOUSE.**

*Vice-President—*

**\*Mr. WILLIAM PEET.**

*Trustees—*

**R. HUDSON, Esq., J.P.**

**C. G. BRAMLEY, Esq.**

**WM. WOODWARD, Esq.**

*Treasurer—*

**Mr. L. LLOYD SIMPSON, Derby Savings Bank, Friar Gate.**

(Bank Hours : Monday, Tuesday, Thursday and Friday,  
10.0 a.m. to 4.0 p.m.; Wednesday and Saturday, 10.0  
a.m. to 1.0 p.m.; Thursday and Saturday Evenings,  
6.30 to 8.30 p.m.)

*Committee of Management—*

**Mr. J. COCKAYNE.**

**Mr. JAS. MORECROFT.**

**Mr. THOS. DAVIS.**

**Mr. ARTHUR RIGGOTT.**

**\*Mr. SAMUEL DOXEY.**

**\*Mr. J. ROWE.**

**\*Mr. HENRY FOX.**

**Mr. E. RIDDY.**

**\*Mr. WALTER HOLT.**

**\*Mr. G. WATTS.**

**\*Mr. J. P. HUDSON.**

**Mr. J. H. WOOD.**

*Auditors—*

**\*Mr. THOMAS BARLOW.**

**Mr. THOS. HOLLAND.**

*Solicitors—*

**Messrs. CLIFFORD & CLIFFORDS, 45, Full Street.**

*Secretary and Registered Office—*

**Mr. OSWALD LING, 18, Gerard Street.**

The Secretary is in attendance at the Office every week-day (holidays and Saturdays excepted) from 6.30 to 7.30 p.m., for the purpose of dealing with claims and other business.

The Officers whose names are preceded by an asterisk (\*) retire at the Annual Meeting to be held on the 7th February, 1912, but are eligible for re-election.

**Issued January 1912.**



# COMMITTEE MEETINGS AND AUDITS.

## TABLE OF ATTENDANCES.

Possible Attendances.			NAMES.	Attended.		
General Com-mittees.	Sub-Com-mittees.	Audits, etc.		General Com-mittees.	Sub-Com-mittees.	Audits, etc.
13	37	20	Mr. W. J. Fieldhouse	11	35	16
13	34	20	„ W. Peet	9	30	19
13	—	—	„ R. Hudson, J.P.	0	—	—
13	—	—	„ C. G. Bramley	8	—	—
13	—	—	„ W. Woodward	3	—	—
13	—	19	„ J. Cockayne	11	—	13
13	—	19	„ Thos. Davies	13	—	14
13	9	19	„ Samuel Doxey	12	8	14
13	17	20	„ Henry Fox	11	17	17
13	8	19	„ W. Holt	13	8	16
12	1	18	„ J. P. Hudson	11	1	13
13	4	21	„ Jas. Morecroft	11	4	19
13	6	19	„ A. Riggott	13	5	18
7	7	13	„ *E. Riddy	6	7	12
13	—	20	„ J. Rowe	11	—	15
4	—	4	„ **S. Wallis	3	—	2
13	9	19	„ G. Watts	6	8	16
13	20	19	„ J. H. Wood	11	20	15
13	61	35	„ Oswald Ling	13	61	35

\*Elected 2nd May, 1911.

\*\*Resigned 4th April, 1911.

## Management Fund.

### RECEIPTS.

	£	s.	d.
Amount of Fund brought forward ...	19	12	6
Transfers—			
Funeral Fund :			
Table 1 ...	417	6	7
Tables 2-3a ...	36	4	10
Tables 4-8 ...	11	7	0
To Sale of Cards ...	21	7	6
	£505	18	5

### PAYMENTS.

	£	s.	d.
By Printing, Stationery, Postages, Adverts, and Sundries ...	41	4	9
„ Salaries—			
President, £5 ; Secretary, £100 ; Auditors, £1 4s. 0d.	106	4	0
„ Committee ...	25	16	4
„ Collectors ...	286	1	2
„ Rates, Water, Gas, Insurance, Repairs and Furnishing ...	25	18	1
„ Medical Fees ...	1	0	0
„ Actuaries' Fee... ...	0	10	6
„ Hire of Room ...	0	10	0
„ Amount of Fund Carried Forward ...	18	13	7
	£505	18	5



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**Funeral Benefit Fund. Table I.****RECEIPTS.**

	£	s.	d.
Amount of Fund brought forward ... ..	7546	16	0
To Contributions received ... ..	2086	12	10
Less 20 per cent. transferred to Management Fund...	417	6	7
	1669	6	3
Interest, etc., from Investments	279	12	9
	£9495	15	0

**EXPENDITURE.**

	£	s.	d.
By Funeral Benefits paid as per List...	2052	3	0
Amount of Fund carried forward ...	7443	12	0
	£9495	15	0

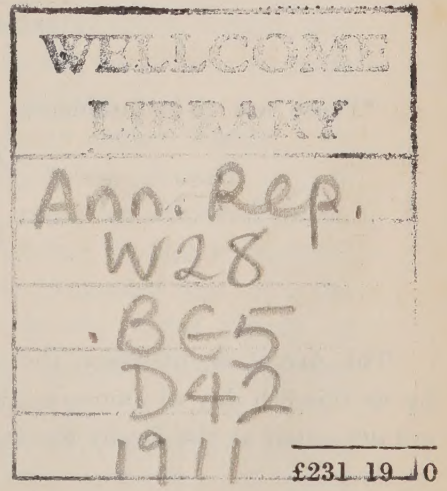
Decrease of Fund—£103 4s. 0d.

**Funeral Benefit Fund. Tables II. to VIII.****RECEIPTS.**

	£	s.	d.	£	s.	d.
Amount of Fund brought forward ... ..	20	13	11			
To Contributions received—						
Table 2 ... ..	22	2	7			
Table 3 ... ..	80	0	8			
Table 3a ... ..	79	1	0			
	181	4	3			
Less 20 per cent. transferred to Management Fund...	36	4	10			
	144	19	5			
To Contributions received—						
Table 4 ... ..	41	4	11			
Table 5 ... ..	16	2	6			
Table 6 ... ..	4	4	10			
Table 7 ... ..	0	19	2			
Table 8 ... ..	13	2	0			
	75	13	5			
Less 15 per cent. transferred to Management Fund ...	11	7	0			
	64	6	5			
Interest ... ..	1	19	3			
	£231	19	0			

**EXPENDITURE.**

	£	s.	d.
By Funeral Benefits paid—			
Table 2	1	0	0
Table 3	3	11	0
Table 3a	25	0	0
Table 4	4	2	3
Table 5	1	17	6
	35	10	9
Amount of Fund carried forward ...	196	8	3



Increase of Fund—£175 14s. 4d.



**BALANCE SHEET.**

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Funeral Benefit Fund—				Corporation Stock ...	2750	0	0
Table 1 ...	7443	12	0	Amount owing on Mortgage Se-			
Tables 2 to 8 ...	196	8	3	curities ...	3350	0	0
Management Fund ...	18	13	7	Invested in Real Property ...	726	18	10
				Balance in Treasurer's Hands ...	831	15	0
	£7658	13	10		£7658	13	10

Net Increase of Assets on the Year—£71 11s. 5d.

**Table of Members.**

TABLES	1	2	3	3A	4	5	6	7	8	TOTALS
Members on Books 1st Jan., 1911 ...	29554	73	233	259	60	20	3	—	9	30211
Admitted during the Year	19*	167	594	673	99	20	6	1	7	1586
	29573	240	827	932	159	40	9	1	16	31797
Claims paid during the Year ...	423	1	3	13	1	1	—	—	—	442
Left from other Causes ...	512	11	73	62	21	6	—	—	2	687
	28638	228	751	857	137	33	9	1	14	30668

\*These are re-instatements.

Less—Number of Second Policies issued to date ...	545
Net Membership at 31st December, 1911	30123

The Accounts, of which the above are an Abstract, have been duly examined by us this 8th day of January, 1912, and found correct. The Deeds and Securities are deposited at the Derby Savings Bank, and have been examined by us.

THOS. HOLLAND, }  
T. BARLOW. } Auditors.

## COMMITTEE'S REPORT.

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A REFERENCE to the Table of attendances on page 2, will show that the past year has been one of hard and consistent work on the part of your Committee, no less than 109 meetings of various kinds having been held. The new Tables have been well received, and your Committee are pleased to record the fact that 1,586 new policies have been issued as against 806 last year, 336 of which were to members already under Table 1 and 13 second policies, under the other Tables. It is surprising that more of the old members have not taken out policies under the new Tables. From reports received, your Committee feel that old members and others are sceptical that the Society can pay such generous Benefits, but it CAN. In confirmation of this your Committee need only point out that the Tables 2 to 8 were prepared by Mr. A. W. Watson (one of the most eminent actuaries in the country), who has recently been appointed to the important position of advising actuary to the Committee of Insurance Commissioners under the National Insurance Act.

The death Benefits paid under Table 1, total 422, as against 343 in 1910, 369 in 1909, and 383 in 1908, costing £221 5s. 0d. more than in any of the three past years mentioned. The death Benefits paid under Tables 2-8, have been 19, at a cost of £35 10s. 9d. This would have been considerably less but for an unfortunate outbreak of diarrhoea in the summer, which was responsible for no less than nine of the claims so paid. A sum of £256 17s. 8d. was collected under these Tables.

Notwithstanding the increased contributions under Table 1 to a 3 weekly payment, your Committee regret to record a loss in the Fund relating thereto (after taking out the allotted management) of £103 4s. 0d. This is largely owing to the abnormal death rate. On the other hand, Fund No. 2 shows an increase of £175 14s. 4d., making a net increase in the total funds of £71 11s. 5d., which, on the whole, your Committee consider satisfactory.

Notices of exclusion have been given to 221 members under the Tables 2 to 8, of whom 175 have been actually excluded in addition to the lapses under Table 1, which totalled 512 as against 960 last year.



Some misconception has arisen in the minds of the members under Table 1 as to their position with regard to the new Tables. The Committee take this opportunity of assuring such members that they are in a better position than they were before the passing of the new Rules. The funds belonging to them are kept quite apart in accordance with Rule 15 (5). The new members may also rest assured that their funds are kept quite separate, and it only remains for all members and inhabitants of Derby generally to know the benefits the Society offers, for them to at once take out policies. The Committee urge upon the workers and the industrial classes to study for themselves the principles of insurance, and to ascertain the enormous difference there is in the benefits as shewn in the comparison on pages 22 & 23, between the Industrial Companies, loaded to more than half the premiums in expenses, and Societies such as this, locally and economically managed. This Society's policies are practically indisputable from the time of issue, and any Member of the Society can at any time nominate a person to receive the insurance and may, as he or she pleases, vary or revoke such nominations. Many of such nominations have been made during the past year. Compare this with an Industrial Insurance Company, which claims to be one of the largest, and which makes a policy of £100 void, *not voidable* on any Assignment or security being given on the same, so that they prohibit borrowing. The Members can assign the policies of this Society by way of security. A small loan obtainable in this way may often mean the financial salvation of a member.

Your Committee are pleased to record that they have been able to exercise the power given to them under Rule 7 (2) of making grants in eight necessitous and deserving cases out of benefit through no fault of their own, which they were precluded from doing under the old Rules. The "Helping Hand" should be the first essential of all Friendly Societies. In addition, for the first time in the Society's history two claims have been paid to members residing overseas.

During the year your Officers and Committee (having in mind the depreciation in real property) have completely overhauled the securities of the Society, and by reducing and calling in doubtful securities where they existed, have placed the funds on a perfectly sound and satisfactory financial basis.



Numerous reports having reached us of the desire of the public and the members of the Society to participate in Endowment Benefits on the same generous scale as the existing Death Benefits given by the Society, your Committee have under consideration the adoption of such benefits, due announcement of which will be made.

Questions have also been asked as to effect of the recently passed National Health Insurance Act on the Society. The Act will not in any way affect the Tables or Death Benefits paid by the Society. The Act does not provide any death benefits, so that the useful work done by the Society in the past can be continued, but, and it is a very big *but*, your Committee consider it is in the best interests of the Society that it should become an approved Society under the Act so that—in addition to its present scope—it can administer the benefits of the Act. With a membership of 30,000, your Society ranks as a large one of its class, and considering the vast number of persons who will be affected by the Act, who have not previously been members of Sick Benefit Societies, such as clerks, domestic servants, factory hands, shop assistants, etc., there should be useful work for the Society to do in Part 1 (Sickness, etc.) of the Act. The Society need not have any particular number of members in order to be approved, but if at the date of the first valuation of the State Section (which would be quite distinct from our present death benefits or—future—endowment section), the members insured under the Act do not number 5,000, the Society would be grouped with other Societies in a similar position for the purpose of pooling arrangements, but its own internal management would be maintained.

Your Committee are confident that the Society—with its local knowledge, connections and history—would have no difficulty to obtaining five thousand members. Remember that all employed persons (male or female) who are over 16 years of age, and who do not earn £160 a year (with slight exceptions) and all *manual* workers, regardless of wages, *must* come in under the Act. Remember this Society has been a boon to the industrial classes of Derby for 68 years. It is locally and economically managed, it has a central office, commodious and convenient for dealing with business, an organisation already in good working order, and a name that is known to almost everyone in the town.



Remember also that you, your sons and daughters *must* become members of some approved society—or else become post office contributors. The benefits of a post office contributor will be limited to the amount of his deposit, but a member of an approved society will have the benefits of the funds of the society.

The word which the Society added to its name last July might have been prophetic of the Act—be “*Provident*” and enjoy the benefits of the Act, and be provident through the old “Derby Burial,” sometimes known as the “wish-you-may-die” Society. Let our future policy be “wish you may live” and enjoy the “rare and refreshing fruit” promised by the Act through the medium of your own old Society.

With this Report is a form, of which further copies may be had from the Secretary if desired. Fill it up and hand it to your collector; tell your employer, and your children’s employers, that you and they wish the Derby Provident to be your and their approved society. The form does not bind you or them, nor will there be any penalty attached if you or they are unable to carry out the promise made. If you or your children or friends desire any information the Secretary will be pleased to give it to you at the office.

It will hardly be possible to make use of the existing rules, as the rules for approved societies will have to be in accordance with the regulations to be laid down hereafter by the Commissioners under the Act.

Of course the Sick Benefit fund under the Act would be totally apart from the present Benefit Fund, and would be valued separately, so that existing members—who did not care to join us under the Health Section—need have no qualms as to the effect of the suggested extension on their policies.

To carry the matter through, it would be necessary to pass amended rules, of which due notice would be given, but that need *not* delay the sending in of the form, and in order that your Committee may take the necessary steps, and be early in the field, the following resolution will be proposed at the Annual Meeting :

That the members of the Derby Provident Burial Society in General Meeting assembled, hereby authorise the Committee of Management to apply to the Insurance Commissioners for approval under the National Insurance Act, 1911,



and for that purpose to formulate—in consultation with the actuaries of the Society, Messrs. R. Watson and Son—such scheme or schemes, either for the establishment of a separate section, or a combined section or both, including the preparation of a provisional Table for any of such benefits, and generally to do all such acts in consultation as aforesaid, which the Society is empowered to do by virtue of Sections 23, 24, 26 and 27 of the said Act.

If all who have the welfare of the Society at Heart will advertise our intentions amongst their friends, and put their shoulders to the wheel, there is an opportunity at the present time to make it such a success as will exceed the most sanguine expectation of any of its numerous members.

During the year Mr. Samuel Wallis resigned his position as a member of the Committee, and your Committee have, under the power conferred by Rule 10 (1) elected Mr. Ernest Riddy in his place.

On behalf of the Committee,  
OSWALD LING,  
*Secretary.*

10TH JANUARY, 1912.

**Don't forget to read the Comparison Table on pages 22, 23. Compare the benefits your own Society can pay with those Policies you have already taken out with Industrial Insurance Companies, and ALL your future Insurances are bound to be with your own locally-managed Society.**

# CLAIMS PAID

(Under Table I.)

Date.	Name and Address.		Age.	Amount.		
				£	s.	d.
1911						
Jan. 2	Longdon Samuel, Clifford Street ...		34	5	0	0
2	Brown George Henry, Trowels Lane ...		68	5	0	0
3	Baker Robert William, Burton-on-Trent		66	5	0	0
4	Brewin John, Kirk Street ...		53	5	0	0
6	Coulson Hannah, Nottingham Road...		62	5	0	0
6	Atterbury Herbert, High Street ...		50	5	0	0
9	Norris Sarah, Allenton ...		70	5	0	0
10	Wright Elizabeth, Bramble Street ...		70	5	0	0
10	Taft Annie, Copeland Street ...		40	5	0	0
11	Curzon Mary Mabel, Burton Road ...		22	4	10	0
12	Eccleshare Sarah, Provident Street ...		77	5	0	0
12	Cowley Ann, Longford Street ...		77	5	0	0
12	Hardy Mary, Shardlow ...		76	5	0	0
13	Mosley William, Richardson Street ...		70	5	0	0
16	Fennimore Edith, Ford Street ...		38	5	0	0
16	Pike Rachael, Earl Street ...		74	5	0	0
17	Homer Irene Emily, Upper Bainbrigge Street ...		2	2	10	0
18	Buxton, John, Elms Street ...		64	5	0	0
18	Brennan Jane, Stockbrook Street ...		45	5	0	0
19	Needham Elizabeth, Grange Street ...		68	5	0	0
20	Turner Alfred, Olivier Street ...		26	5	0	0
23	Hudson Mary, Lynton Street...		71	5	0	0
23	Newton Nellie, Gerard Street...		34	5	0	0
23	Keeling Mary, Stepping Lane...		40	5	0	0
24	Birch James, Liversage Street ...		59	5	0	0
24	McLoughlin Elizabeth, Park Street ...		72	5	0	0
24	Tebbutt Sarah, Beeston ...		68	5	0	0
25	Hand Henry, Sheffield ...		57	5	0	0
26	Chapman Mary Ann, Abbey Street ...		61	5	0	0
26	Houldsworth William, William Street		55	5	0	0
26	Foster Priscilla, Littleover ...		81	5	0	0
30	Clarke Sarah, Great Northern Road...		83	5	0	0
30	Allen Elizabeth, Co-operative Street...		56	5	0	0



Date.	Name and Address.	Age.	Amount.		
			£	s.	d.
30	Lilley Hannah, Radbourne Street ...	63	5	0	0
30	Davis Elsie, Perfects Yard ...	12	4	0	0
30	Close Louisa, Warner Street ...	46	5	0	0
31	Wilcox Hannah, Regent Street ...	74	5	0	0
31	Walker Jacob, Boyer Street ...	70	5	0	0
31	Morton Sarah H., Co-operative Street	55	5	0	0
Feb. 2	Tattershaw William, Nottingham Road	76	5	0	0
3	Shipley Mary, Wirksworth ...	66	5	0	0
6	Ford Alice, Shepshed ...	75	5	0	0
8	Titterton Sarah H., Belgrave Street ...	78	5	0	0
8	Plant Susan E., Uttoxeter Old Road...	83	5	0	0
8	Garton Annie L., Parliament Street ...	18	3	0	0
8	Stevens Mary Ann, New Sawley ...	87	5	0	0
8	Wilmot Ellen, Cockpit Hill ...	74	5	0	0
9	Holoran Matilda, Penn ...	74	5	0	0
9	Faulkner Thomas, Lynton Street ...	44	5	0	0
10	Corden Elizabeth, Douglas Street ...	66	5	0	0
10	Wilmott Joseph, Roe Street ...	75	5	0	0
13	Adcock Jane, Stanley Street...	70	5	0	0
13	Mayer Hannah, Ashbourne Road ...	69	5	0	0
14	Muckelroy Eliza, Great Northern Road	60	4	10	0
14	Lovatt Mary, Quarn Street ...	80	5	0	0
15	Hill Ethel Annie, Grange Street ...	20	4	10	0
16	Stanton Edith Elizabeth, May Street	4	3	0	0
17	Stenson Charles, Sheffield ...	44	5	0	0
18	Bird Emily Agnes, Birmingham ...	66	5	0	0
20	Martin Eliza, Burton-on-Trent ...	73	5	0	0
20	Charlesworth William, Peel Street ...	69	5	0	0
20	Ford George, Freehold Street...	78	5	0	0
20	Hamson Elizabeth, Spa Lane...	69	5	0	0
21	Johnson Flora, Nun Street ...	60	5	0	0
21	Trowell Samuel, Devonshire Street ...	66	5	0	0
21	Horobin Sarah, Morledge ...	70	5	0	0
21	Hodkinson, Charles W., Rutland Street	64	5	0	0
23	Potter Mary Ann, William Street ...	78	5	0	0
23	Robinson Charles, Roman Road ...	67	5	0	0
27	Harrison Joseph P., Wardwick ...	66	5	0	0
27	Speed William, Graham Street ...	58	5	0	0
27	Smith Arthur, Quarn Street ...	31	5	0	0

Date.		Name and Address.	Age.	Amount.		
				£	s.	d.
Mar.	1	Bates Elizabeth, Little Parker Street...	26	5	0	0
	1	Marshall Herbert, Abbey Street ...	1	2	0	0
	1	Slater William, Slack Lane ... ..	55	5	0	0
	2	Steer Arthur, Nottingham ... ..	44	5	0	0
	3	Seville Thomas, Peel Street ... ..	73	5	0	0
	3	Marlow Elizabeth, Kensington Street	49	5	0	0
	6	Eley Wilfred, Woolwich ... ..	30	5	0	0
	6	Buckley William John, Eckington ...	62	5	0	0
	6	Kellett William, Walbrook Road ...	73	5	0	0
	6	Jones Lydia, Regent Street ... ..	89	5	0	0
	6	Hall Sarah Ann, Leicester ... ..	56	5	0	0
	8	Dixon Mary Ann, Carrington Street...	49	5	0	0
	8	Stainsby Lavinia, Camden Street ...	80	5	0	0
	10	Burdett Arthur Edward, Yates Street	3	2	0	0
	13	Radford George Henry, Shelton Lock	6	3	0	0
	13	Stokes Harry Lionel, Mount Street ...	16	4	10	0
	13	Marlow Doris Hufford, Clarence Road	10	4	0	0
	14	Faulkner John, Britannia Street ...	53	5	0	0
	15	Keeling Harriet, Plumstead ... ..	82	5	0	0
	16	Powell Sarah, Leicester ... ..	53	5	0	0
	16	Littlewood Rose, St. Paul's Road ...	70	5	0	0
	16	Harrison Edwin, Rivett Street ... ..	15	4	0	0
	16	Mee Bertha, Sudbury Street ... ..	24	5	0	0
	17	Appleby Ann, Abbey Street ... ..	40	5	0	0
	20	Holland James, Union Street... ..	48	5	0	0
	20	Tolley Sarah, Bridge Gate ... ..	39	5	0	0
	20	Rayner Ann, Rosengrave Street ... ..	65	5	0	0
	20	Gilbert Joseph Herbert, London Road	36	4	10	0
	21	Gerrard George, Camp Street... ..	15	4	0	0
	21	Upton Rosa Ann, Erasmus Street ...	68	5	0	0
	22	Brownsword John, Boyer Street ... ..	78	5	0	0
	23	Higgins Eliza Ann, Nuns Street ... ..	56	5	0	0
	23	Needham George, Nottingham ... ..	59	5	0	0
	27	Radford Mary, Reeves Road ... ..	65	5	0	0
	27	Bond Mary, Abbey Street ... ..	69	5	0	0
	28	Goodhead Horace, West Avenue ... ..	5	3	0	0
	31	Keys Emma, Watson Street ... ..	78	5	0	0
	31	Lees Joseph, Harrington Street ... ..	61	5	0	0
Apr.	3	Eaglesfield Annie E., Clinton Street...	30	5	0	0



Date.	Name and Address.	Age.	Amount.		
			£	s.	d.
Apr. 3	Wells Mary, Sutherland Road...	61	5	0	0
3	Stevenson William, St. Giles Road ...	21	5	0	0
4	Hallam Florence, Devonshire Street...	31	5	0	0
6	Bancroft Joseph, Carrington Street ...	69	5	0	0
6	Wright Joseph A., Princes Street ...	4	1	10	0
6	Barker Susannah, Abbey Street ...	68	5	0	0
7	Cross Edward, Stockbrook Street ...	74	5	0	0
7	Lowe Nellie May, Stockbrook Street...	17	4	10	0
7	Milliett Thomas, Lancaster ...	69	5	0	0
10	Allsopp Betsy, Peel Street ...	63	5	0	0
10	Butlin Edith, Leicester Street...	6	3	0	0
10	Thaw Mary, Sutherland Road ...	72	5	0	0
10	Griffiths Richard, Ruddington ...	34	5	0	0
10	Smith John, Siddals Road ...	50	5	0	0
11	Dowell John, William Street...	74	5	0	0
12	Millard William, Wolfa Street...	60	5	0	0
12	Spencer Rachel, Hope Street ...	82	5	0	0
18	White Mary Ann, Elms Street ...	79	5	0	0
18	Ince Aylmer, Dairyhouse Road ...	35	5	0	0
18	Boam Arthur, Long Eaton ...	51	5	0	0
18	Chambers Edwin, London Road ...	72	5	0	0
19	Redfern William H. M., Sitwell Street	45	5	0	0
20	Blore Albert, Carrington Street ...	47	5	0	0
20	Beeson Elizabeth, Bridge Gate ...	73	5	0	0
24	Kirton Ann Elizabeth, Bateman Street	29	5	0	0
24	Sedgwick Mary Ann, Upper Boundary Road ...	75	5	0	0
24	Potter Lydia, Mickleover ...	75	5	0	0
24	Twells Henry, Hunslet, Leeds ...	62	5	0	0
24	Pike Elizabeth, Wheeldon Avenue ...	34	5	0	0
25	Chambers Edward D., Warrington ...	65	5	0	0
25	Webster Martha, Nottingham ...	75	5	0	0
25	Purdy, Ellen, Union Street ...	50	5	0	0
25	Jones Robert, Plumstead ...	62	5	0	0
26	Frost Ernest, Markeaton Street ...	24	5	0	0
26	Farnsworth Ann, St. Paul's Road ...	68	5	0	0
27	Iliffe George, Byron Street ...	79	5	0	0
28	Smith Robert N., Powell Street ...	56	5	0	0
May 1	Wardle Phoebe, Macklin Street ...	69	5	0	0

Date.	Name. and Address		Age.	Amount.		
				£	s.	d.
May 1	Bradley Robert William, Osmaston Rd.		34	5	0	0
1	Hoult John, Warner Street ... ..		55	5	0	0
1	Broomhead Edith, Back Sitwell Street		38	5	0	0
1	Blood Edwin, Drewry Lane ... ..		88	5	0	0
1	Chittim William, Parliament Street...		56	5	0	0
2	Bailey Fanny, Harrington Street, Al- lenton ... ..		39	5	0	0
2	Cook Emma, Chapel Place ... ..		36	5	0	0
4	McLaren John, Dunkeld ... ..		42	4	0	0
4	Tate James, Walbrook Road ... ..		70	5	0	0
8	Wallis Susan, Abingdon Street ... ..		55	5	0	0
8	Fowke George, Breedon Hill Road ...		61	5	0	0
9	Gray Richard, Daventry ... ..		70	5	0	0
10	Smith Harry, Ford Street ... ..		73	5	0	0
11	Bainbridge Georgina M., Nottingham		69	5	0	0
12	Beardsley Anthony, Harborough ...		74	5	0	0
15	Roome Fanny, Upper Boundary Road		33	5	0	0
15	Wagstaffe Arabella, Park Street ...		84	5	0	0
18	Hall Emily, Grange Street ... ..		60	5	0	0
19	Peach Elizabeth, Cowley Street ...		84	5	0	0
19	Barber Ann, Graham Street ... ..		67	5	0	0
19	Bennett Edwin, Cowley Street ... ..		50	5	0	0
19	Thompson George F., Heanor ... ..		58	5	0	0
22	Wheatcroft William, Barlow Street ...		65	5	0	0
22	Sladen William, Brook Street... ..		70	5	0	0
22	Fellows Mary, Searle Street ... ..		83	5	0	0
23	Bankier Ann, Nelson Street ... ..		64	5	0	0
24	Rayner William, Rosengrave Street ...		64	5	0	0
25	Butterworth Sarah, Wyke, Bradford...		67	5	0	0
25	Warburton Edward, Nottingham ...		57	5	0	0
26	Cash Elizabeth, Nuns Street ... ..		87	5	0	0
29	Oakley Elizabeth, Norman Street ...		72	5	0	0
30	Parkes Eliza, Stockbrook Street ...		65	5	0	0
30	Ford Lucy, Sun Street... ..		2	2	10	0
31	Bunting Charles, Parliament Street		49	5	0	0
31	Knighton Hannah, Portland Street ...		85	5	0	0
31	Collard Marjorie, Clarence Road ...	15m.		2	10	0
31	Morley William, Boden Street ... ..		61	5	0	0
31	Holland Elizabeth, Warsop, Notts. ...		75	5	0	0



Date.	Name and Address.		Age.	Amount.		
				£	s.	d.
June 1	Middleton Ellen, Over Lane, Kilburn...		84	5	0	0
1	Morley Mary Jane, Stoke, Devonport		52	5	0	0
1	Johns Alice, Yates Street ...	...	43	5	0	0
1	Denston Joseph, Chesterfield ...	...	53	5	0	0
1	Curd Emma, Darley Lane ...	...	52	5	0	0
7	Nixon Maria, Nuneaton ...	...	78	5	0	0
7	Harrison Isaac, Melbourne Street		49	5	0	0
8	Huntley James Edward, Belper ...	...	18	4	10	0
9	Smith, Samuel L., Park Street ...	...	27	4	0	0
12	Wootton Hannah, Randolph Road ...	...	63	5	0	0
12	Parkinson Henry, Stanton Street ...	...	40	5	0	0
14	Johnson Emma, Kilburn ...	...	82	4	0	0
15	Blood Herbert, Bolehall, Warwick ...	...	67	5	0	0
15	Thorpe William, Industrial Street ...	...	69	5	0	0
15	Tristram Fanny, Lodge Lane...	...	26	4	0	0
16	Doleman Eunice, Arboretum Street...		74	5	0	0
16	Desoiza Daniel, Abbey Street ...	...	72	5	0	0
16	Thompson Herbert, Rivett Street ...	...	62	5	0	0
19	Johnson Samuel, Cannon Street ...	...	71	5	0	0
19	Boden William A., Peet Street ...	...	60	5	0	0
19	Haynes Arthur, Hill Street ...	...	45	5	0	0
19	Martin Gertrude, Kedleston ...	...	29	5	0	0
20	Bullock Eliza, Stretford ...	...	63	5	0	0
23	Preston George, Co-operative Street...		57	5	0	0
26	Pickering Harold, Peel Street...	...	14	4	0	0
26	Rose John, Warner Street ...	...	53	5	0	0
26	Tomkinson Eliza, Avon Street ...	...	70	5	0	0
27	Burton Agnes, Moss Street ...	...	19	4	10	0
27	Green Levi, Graham Street ...	...	76	5	0	0
29	Viccars Sarah, Waterloo Street ...	...	83	5	0	0
30	Mellor Mary Ann, Uttoxeter New Rd.		67	5	0	0
July 3	Brindley William, Bloomfield Street...		55	4	10	0
3	Walkerline Eliza, Findern Street ...	...	72	5	0	0
3	Sooby Elizabeth, City Road ...	...	77	5	0	0
4	Johnson Samuel, Waterloo Street ...	...	73	5	0	0
6	Baker Frederick, Depot Street ...	...	20	5	0	0
11	Crooks Lewis, Boyer Street ...	...	53	5	0	0
13	Dolman Robert, Duke Street...	...	73	5	0	0
14	Baker Sidney, Sale Street ...	...	17	4	10	0

Date.	Name and Address.		Age.	Amount.		
				£	s.	d.
July 14	Kirby Maria, Stockbrook Street	...	71	5	0	0
14	Brewin Rebecca, Hasland	...	62	5	0	0
17	Yeomans Herbert, Madeley Street	...	39	5	0	0
17	Johnson Elizabeth, Shirland	...	75	5	0	0
18	Lomas Alice, Dunkirk	...	71	5	0	0
20	Bradbury Eunice, Little Eaton	...	74	5	0	0
20	Webb Frank, Harrington Street	...	41	5	0	0
21	Henfrey Mary, Oxford Street	...	82	5	0	0
24	Spencer Victoria Jemima, Bridge St.	...	67	5	0	0
24	Keenan Mary, Bridge Gate	...	39	5	0	0
24	Goodwin Levi, Swarkestone	...	49	5	0	0
27	Bancroft Albert, Rivett Street	...	47	4	10	0
27	Adcock Betsy, Shaw Street	...	74	5	0	0
28	Broughton Ann, Bolton	...	77	5	0	0
28	Foster Robert, Allestree Street	...	7	3	10	0
Aug. 2	Whitby Sarah Ann, Ambrose Cottages	...	27	3	0	0
2	Turner Ellen, Hodthorpe, Whitwell	...	49	5	0	0
3	Turner Louisa, Bedford Street	...	34	5	0	0
3	Hoult John Thomas, Leytonstone	...	32	5	0	0
3	Thompson Charles, Renishaw	...	32	5	0	0
3	Broughton Herbert, Osmaston Road...	...	73	5	0	0
4	Dewey Annie, Midland Place	...	49	4	10	0
8	Riley William, Bridge Street	...	45	5	0	0
8	Parker Eliza, Haddon Street	...	81	5	0	0
8	Cockayne Samuel, Bootle	...	70	5	0	0
9	Proctor Thomas Charles, Nottingham Road	...	22	4	0	0
10	Millett Elizabeth, Lancaster	...	71	5	0	0
10	Therton Elizabeth, Babington Lane	...	56	5	0	0
10	Clarke Mary Ann, Chesterfield	...	53	5	0	0
11	Shepherd Martha Cooper, London Rd.	...	77	5	0	0
14	Selby Elizabeth, Grayling Street	...	70	5	0	0
14	Urquhart Fanny, Noel Street...	...	74	5	0	0
14	Mellor Elizabeth Gibbons, Traffic St.	...	57	5	0	0
14	Gillam Sarah, Leicester	...	62	5	0	0
15	Whiteman Mark, Drewry Lane	...	67	5	0	0
15	Beighton Eliza, Henry Street...	...	62	5	0	0
16	Williams Henry, Radbourne Street	...	58	5	0	0
17	Lowe Annie, Silver Hill Road...	...	26	5	0	0



Date.	Name and Address.	Age.	Amouut.		
			£	s.	d.
Aug.18	Wragg Isaac, Cotton Lane ...	83	5	0	0
22	Lacey William, Harriet Street ...	56	5	0	0
22	Cope Ann, Spondon ...	68	5	0	0
22	Sutherland Mary, Beeston ...	74	5	0	0
23	Purslove Walter, Rivett Street ...	62	5	0	0
25	Jones Eliza, Leonard Street ...	54	5	0	0
28	Wright Frank, King Street ...	39	5	0	0
28	Voce Charlotte, Grange Street ...	55	5	0	0
30	Williams Ann, Friar Gate ...	74	5	0	0
31	Warburton Sarah Ann, Oldham ...	49	5	0	0
31	Bailey Charles, Allenton ...	43	5	0	0
31	Bull Harriett, Kirk Langley ...	63	5	0	0
Sept. 4	Maltman George William, Rutland St.	68	5	0	0
5	Latham David, Leicester ...	59	5	0	0
5	Hancock John, Leicester ...	72	5	0	0
5	Williams Doris P., Parliament Street	6	3	0	0
5	Tomlinson Sarah, Mountsorrel ...	80	5	0	0
7	Chambers Margaret, Park Street ...	69	5	0	0
7	Pare Maria, Howe Street ...	79	5	0	0
7	Nall Matthew, Liversage Street ...	77	5	0	0
8	Tunncliffe Albert William, Jackson St.	4	3	0	0
8	Nix William Allen, Arthur Street ...	9	3	10	0
12	Clarke John, John Street ...	53	5	0	0
12	Alexander Isaac, Litchurch Street ...	85	5	0	0
13	Kellett Timothy, Oxford Street ...	63	5	0	0
13	Walklate John, Swindon ...	75	5	0	0
14	Pritchard Mary Elizabeth, Wolver-				
	hampton ...	46	5	0	0
15	Walker George, Swinburne Street ...	67	5	0	0
18	Hoose Elizabeth, Leonard Street ...	59	5	0	0
18	Gell Samuel, Liversage Street...	56	5	0	0
19	Pearson Eliza, Wilmot Street...	61	5	0	0
20	Brown Mary Ann, Parker Street ...	79	5	0	0
21	Langford, Lily Mary, Queen Street ...	31	5	0	0
22	Kay Mary Ann, Sheffield ...	57	5	0	0
22	Riley Annie, Camden Street ...	67	5	0	0
23	Mansfield John Thomas, Boroughs Walk	35	5	0	0
25	Hulland Hannah, Barlow Street ...	62	5	0	0
25	Colechin Frederick, Bedford Street ...	63	5	0	0

Date.	Name and Address.	Age.	Amount.		
			£	s.	d.
Sept. 25	Monk Charles William, Parker Street	73	5	0	0
26	Hunt Frances Florence, Walsall ...	15	4	0	0
26	Lucas John, Congleton ...	72	5	0	0
28	Ball Florence, St. Helen's Street ...	34	5	0	0
28	Tunaley Elizabeth, Stanley Street ...	48	5	0	0
29	Warrington Ann, Scott Street ...	65	5	0	0
Oct. 2	Healey Thomas Henry, Shaftesbury Street ...	45	5	0	0
2	Cockayne Hannah, Wolfa Street ...	63	5	0	0
3	Fallowes Sarah, Derby Street... ..	59	5	0	0
3	Warren George, Stockbrook Street ...	83	5	0	0
3	Price Emily, Loughborough ...	40	5	0	0
4	Ross Maria, Grosvenor Street... ..	51	5	0	0
5	Byron Hannah, Quarn Street... ..	78	5	0	0
5	Blundstone Joseph, Sitwell Street ...	75	5	0	0
6	Shotton Sarah, Leopold Street ...	77	5	0	0
9	Cook Doris Edith, Morley Street ...	8	3	10	0
9	Adams Annie, Drewry Lane ...	88	5	0	0
9	Harrison Charles, New York, U.S.A....	37	5	0	0
9	Gadsby John, Dale Road, ...	66	5	0	0
10	Rodgers Elizabeth, Borrowash ...	51	5	0	0
10	Moorley Albert, Wentworth Falls, N.S.W. ...	27	5	0	0
10	Ball Thomas, Eagle Street ...	63	5	0	0
10	Adams Albert Arthur, Spring Street	25	5	0	0
11	Morton Fred, Devonshire Street ...	46	5	0	0
12	Flower Ann, Wolfa Street ...	76	5	0	0
13	Harrison Hannah, Harrington Street	75	5	0	0
13	Cook Mary Jane, Hetton-le-Hole ...	46	5	0	0
13	Mathers Eliza, Regent Street... ..	73	5	0	0
16	Wallis Lucy Ann, Longport ...	61	5	0	0
17	Adams William, Sitwell Street ...	86	5	0	0
17	Rowlatt Mary Ann, Eastbourne ...	68	5	0	0
17	Leake Elizabeth, Lichfield ...	73	5	0	0
18	Dexter Mary, Quarndon ...	71	5	0	0
19	Limbert Edward, Brook Street ...	32	5	0	0
19	Smith Sarah Ann, Slack Lane ...	39	5	0	0
20	Tatham Sarah Ellen, Darley Abbey...	37	5	0	0
20	Davenport William, Fleet Street ...	41	5	0	0



Date.	Name and Address.		Age.	Amount.		
				£	s.	d.
Oct. 20	Peach Jane, Markeaton Street	...	75	5	0	0
23	Lee Agnes, Sherwin Street	...	70	5	0	0
23	Riley Hannah, Abbey Street...	...	64	5	0	0
24	Wilson William James, Crewe Street		37	5	0	0
26	Stevens Joseph, Copeland Street	...	65	5	0	0
26	Pickin Moses, Ashbourne Road	...	72	5	0	0
26	Turner Charlotte, Balfour Road	...	71	5	0	0
26	Shardlow George, Reeves Road	...	72	5	0	0
31	Lomax Charles, Upper Bainbrigge St.		43	5	0	0
31	Hardy George Edward, Didsbury	...	57	5	0	0
31	Winfield Eliza, Sheffield	...	77	5	0	0
31	Lyons Gladys, Clive Street	...	7	2	13	0
Nov. 1	Mills Lydia, Ambrose Street	...	69	5	0	0
2	Stokes Frederick, Gateshead	...	46	5	0	0
6	Winstanley Louisa, Warrington	...	49	5	0	0
7	Hardy Ernest, Franchise Street	...	37	5	0	0
9	Smedley Herbert, Leaper Street	...	74	5	0	0
9	Newcombe William, Bath Street	...	34	5	0	0
11	Wood Eliza, Eley Street	...	70	5	0	0
13	Charvill Louisa, Langley Street	...	55	3	0	0
13	Martin William, Reeves Road...	...	49	3	0	0
13	Beresford Thomas Roweth, Cowley St.		63	5	0	0
13	Wain Selina, Wellington Street	...	65	5	0	0
13	Willatt Ellen, Rugby	...	27	5	0	0
13	Harrison Maria, Loudon Street	...	85	5	0	0
14	Bancroft Arthur, Parliament Street...		31	5	0	0
14	Cooling Emma, Bright Street...	...	54	5	0	0
14	Bannister Keturah, Almond Street	...	58	5	0	0
14	Shaw Henry, Oxford Street	...	46	5	0	0
15	Orton John, Bedford Street	...	61	5	0	0
17	Thompson Rose Anna, Olivier Street		75	5	0	0
17	Deeming David, Ludlow, Salop	...	48	5	0	0
17	Alsebrook Elizabeth, Old Chester Road		75	5	0	0
20	Stoddard Charlotte, Devonshire Street		63	5	0	0
20	Potter Elizabeth Annie, Bridge Street		38	5	0	0
20	Brownsword Jane, 108, Boyer Street...		77	5	0	0
20	Mills William Lowe, Gerard Street	...	61	5	0	0
21	Moore George, Peet Street	...	62	5	0	0
21	Johnson John Charles, Kensington St.		61	5	0	0

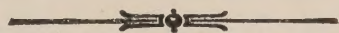
Date.	Name and Address.	Age.	Amount.		
			£	s.	d.
Nov.21	Shields Catherine, Abbey Street ...	51	5	0	0
24	Thomas Frank, Lynton Street ...	33	5	0	0
24	Edge Hannah, Cockpit Hill ...	90	5	0	0
24	Preston Emily, Abbey Street...	62	5	0	0
24	Smith Ellen, Gerard Street ...	81	5	0	0
27	Shipley Hannah Isabella, Friar Gate...	76	5	0	0
28	Hall Jacob Needham, Reginald Street	83	5	0	0
29	Taft Sarah, London Road ...	74	5	0	0
29	Musson Catherine, Shaftesbury Crescent	67	5	0	0
30	Probert John, Old Chester Road ...	24	3	0	0
30	Nightingale Samuel, Darby Street ...	36	5	0	0
Dec. 1	McCormick, Michael, Leicester ...	73	5	0	0
1	Rowe Maurice, Chellaston ...	60	5	0	0
1	Parker Caroline, St. James' Road ...	46	5	0	0
1	Peters William, Elm Street ...	79	5	0	0
4	Pritchard Frank, Kings Newton ...	50	5	0	0
6	Ordish Ellen, St. James' Road ...	76	5	0	0
7	Brewin John Thomas, Eagle Street...	59	5	0	0
7	Norton Martha Ann, Mansfield Street	48	5	0	0
8	Allsopp John Henry, Coxbench ...	53	5	0	0
11	Bennett Henry, Gerard Street ...	80	5	0	0
12	Brentnall William John, Stables Street	72	5	0	0
12	Capenhurst Mary, Litchurch Street ...	81	5	0	0
12	Horobin Enoch, Bridge Gate...	56	5	0	0
14	Bartindale Joice, Bedminster...	74	5	0	0
14	Ayre George, Litchurch Street ...	74	5	0	0
14	Taylor Naomi, Borrowash ...	75	5	0	0
16	Cadman Henry, Brook Street ...	60	5	0	0
18	Newton Clara, Gerard Street...	81	5	0	0
18	Roome Frederick, Darby Street ...	58	5	0	0
18	Renshaw Henry, Duffield Road ...	54	5	0	0
20	Hodgkinson Fanny E., Devonshire St.	36	5	0	0
20	Dunning John, Arthur Street...	77	5	0	0
21	Samson Mary Maria, Nottingham ...	55	5	0	0
22	Slater Catherine, Eagle Street...	77	5	0	0
23	Tivey Catherine, Cobden Street ...	76	5	0	0
26	Coleman Eleanor, Leicester Street ...	57	5	0	0
27	Page Henry, Leonard Street...	77	5	0	0
27	Wallis Elizabeth, Spring Street ...	82	5	0	0



Date.	Name and Address.	Age.	Amount.		
			£	s.	d.
Dec. 27	Moorley Thomas, Rivett Street ...	63	5	0	0
27	Hanson John Oliver, Randolph Road	21	5	0	0
27	Hilton William, Camp Street... ..	29	5	0	0
28	Gorman Catherine, Kettering... ..	26	5	0	0
28	Sage Ann, Sackville Street ... ..	69	5	0	0
29	Bunting Mary Emma, Back Sitwell St.	36	5	0	0

## CLAIMS PAID

(Under Tables 2 to 8.)



Date.	Name and Address.	Age.	Table.	Amount.		
1911.				£	s.	d.
Jan. 17	*Homer Irene Emily, Upper Bain- brigge Street ... ..	2	2	1	0	0
30	Ordish Rhoda, Chaddesden... ..	48	3	1	1	3
Feb. 1	Collyer Alfred John, Haddon Street	55	3	0	15	0
Mar. 3	Jakeway Geo. Sidney, Carrington St.	1	3a	1	10	0
8	Mellor John, Bloom Street... ..	60	5	1	17	6
Apr. 18	Borrington, Elizabeth Maud, Loudoun Street ... ..	7	3a	3	0	0
24	*Pike Elizabeth, Wheeldon Avenue... ..	34	3	1	14	9
28	Roe Alfred, Leonard Street... ..	32	4	4	2	3
July 5	Kent George, Quarn Street ... ..	1	3a	3	10	0
27	Tattershaw Richard, Kensington St.	1	3a	1	10	0
31	Burdett Francis Edward, Roe St. ...	1	3a	1	10	0
Aug. 21	Parker Constance N., Gerard Street	1	3a	0	15	0
22	Jones James, Spa Lane ... ..	1	3a	1	0	0
Sept. 12	Argent Albert Ernest, Parliament St.	1	3a	1	10	0
13	Storer Olive Edna, Allenton ... ..	4	3a	2	10	0
26	Merry-Howe, Adele, Radbourne St.	1	3a	0	15	0
28	Hancock Sarah A., Goodwin Street	1	3a	1	10	0
30	Owen Ernest, Graham Street ... ..	1	3a	3	0	0
Oct. 14	Smeeton Ruth, Canal Street ... ..	1	3a	3	0	0

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£35 10 9

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\*Also under Table 1.

Table showing comparison between the Benefits offered by the **DERBY PROVIDENT BURIAL SOCIETY** and other Societies and Industrial Assurance Companies.

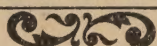
Age next birthday at entry.	Premium in each office.	Derby Provident.	Prudential Assurance Society.	Refuge.	Royal London.	Royal Liver.	Pearl.	Britannic	Wesleyan and General.	Liverpool Victoria.	Derby Provident.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
11	1d.	14 0 0	10 15 0	10 17 0	11 0 0	11 0 0	10 15 0	10 5 0	10 16 0	11 0 0	14 0 0
	2d.	30 0 0	21 10 0	21 14 0	22 0 0	22 0 0	21 10 0	20 10 0	21 12 0	22 0 0	30 0 0
	3d.	45 0 0	...	...	...	...	...	30 15 0	32 8 0	...	45 0 0
	4d.	60 0 0	...	43 8 0	...	44 0 0	...	...	...	...	60 0 0
	5d.	75 0 0	...	...	...	...	...	...	...	...	75 0 0
	6d.	90 0 0	...	...	...	66 0 0	...	...	64 16 0	...	90 0 0
16	1d.	12 10 0	10 0 0	9 19 0	9 19 0	9 16 0	9 19 0	9 9 0	9 10 0	9 19 0	12 10 0
	2d.	26 0 0	20 0 0	19 18 0	19 18 0	19 12 0	19 18 0	18 18 0	19 0 0	19 18 0	26 0 0
	3d.	39 0 0	30 0 0	...	...	...	...	28 7 0	28 10 0	...	39 0 0
	4d.	52 0 0	...	39 16 0	...	39 4 0	...	...	...	...	52 0 0
	5d.	65 0 0	...	...	...	...	...	...	...	...	65 0 0
	6d.	78 0 0	...	...	...	58 16 0	...	...	57 0 0	...	78 0 0
21	1d.	11 0 0	8 13 0	8 13 0	8 18 0	8 16 0	8 12 0	8 5 0	8 5 0	8 18 0	11 0 0
	2d.	23 0 0	17 6 0	17 6 0	17 16 0	17 12 0	17 4 0	16 10 0	16 10 0	17 16 0	23 0 0
	3d.	34 10 0	25 19 0	...	26 14 0	...	...	24 15 0	24 15 0	...	34 10 0
	4d.	46 0 0	...	34 12 0	...	35 4 0	34 8 0	...	...	...	46 0 0
	5d.	57 10 0	...	...	...	...	...	...	...	...	57 10 0
	6d.	69 0 0	...	...	53 8 0	52 16 0	51 12 0	...	49 10 0	...	69 0 0
25	1d.	9 16 0	7 14 0	7 14 0	8 1 0	8 0 0	7 15 0	7 9 0	7 7 0	8 1 0	9 16 0
	2d.	20 12 0	15 8 0	15 8 0	16 2 0	16 0 0	15 10 0	14 18 0	14 14 0	16 2 0	20 12 0
	3d.	30 18 0	23 2 0	...	24 3 0	...	...	22 7 0	22 1 0	...	30 18 0
	4d.	41 4 0	...	30 16 0	...	32 0 0	31 0 0	...	...	...	41 4 0
	5d.	51 10 0	...	...	...	...	...	...	...	...	51 10 0
	6d.	61 16 0	...	...	48 6 0	48 0 0	46 10 0	...	44 2 0	...	61 16 0
30	1d.	8 6 0	6 11 0	6 12 0	7 5 0	7 0 0	6 14 0	6 9 0	6 5 0	7 5 0	8 6 0
	2d.	17 12 0	13 2 0	13 4 0	14 10 0	14 0 0	13 8 0	12 18 0	12 10 0	14 10 0	17 12 0
	3d.	26 8 0	19 13 0	...	21 15 0	...	..	19 7 0	18 15 0	...	26 8 0





# THE Annual General Meeting

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WILL BE HELD ON

WEDNESDAY, FEBRUARY 7th, 1912,

At 8 p.m., in the

**Co-operative Hall,**

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EXCHANGE STREET, DERBY.

Doors open 7-30 p.m. Admittance on production of  
Current Card of Membership.

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This will be the most important  
meeting yet held in the history of the  
Society.

Every member is urged to make  
a special effort to be present.